

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In re: MICHAEL J. PECKALLY	§	Case No. 16-bk-10072
JENNIFER E. PECKALLY	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 01/05/2016.
- 2) The plan was confirmed on 09/22/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 05/06/2019.
- 6) Number of months from filing or conversion to last payment: 40.
- 7) Number of months case was pending: 44.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$10,806.00.
- 10) Amount of unsecured claims discharged without full payment: \$412,658.30.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 13,220.00	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 13,220.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 960.04	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 4,460.04
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
DAVID OFFEN ESQUIRE	Lgl	3,500.00	NA	NA	3,500.00	0.00
AMERICAN INFOSOURCE LP	Uns	0.00	1,500.14	1,500.14	42.96	0.00
BRANCH BANKING & TRUST CO	Uns	0.00	25,673.18	25,673.18	734.95	0.00
ARD PENNSBURY, L.P.	Uns	0.00	12,213.75	12,213.75	349.64	0.00
ECMC	Uns	0.00	4,544.75	4,544.75	130.10	0.00
FORD MOTOR CREDIT COMPANY	Sec	0.00	7,799.75	7,799.75	0.00	0.00
FORD MOTOR CREDIT COMPANY	Uns	0.00	750.04	750.04	0.00	0.00
Santander Bank, N.A.	Uns	23,081.00	24,810.26	24,810.26	710.24	0.00
BRISTOL TOWNSHIP	Uns	0.00	1,565.13	1,565.13	44.81	0.00
NEW JERSEY TURNPIKE	Uns	0.00	30.00	30.00	0.86	0.00
CAPITAL ONE BANK	Uns	6,774.00	6,836.96	6,836.96	195.72	0.00
CAPITAL ONE BANK	Uns	3,149.00	3,247.78	3,247.78	92.97	0.00
PECO	Uns	1,500.00	787.57	787.57	22.54	0.00
ASHLEY FUNDING SVCS	Uns	0.00	33.64	33.64	0.96	0.00
BANK OF AMERICA	Uns	0.00	4,389.64	4,389.64	125.66	0.00
BANK OF AMERICA	Uns	0.00	3,313.62	3,313.62	94.86	0.00
MIDLAND CREDIT MANAGEMENT	Uns	1,940.00	3,318.84	3,318.84	95.01	0.00
MIDLAND CREDIT MANAGEMENT	Uns	1,824.00	2,037.24	2,037.24	58.32	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
NAVIENT SOLUTIONS, INC	Uns	0.00	103,025.02	103,025.02	2,949.33	0.00
WELLS FARGO SERVICING CENTER	Uns	13,724.58	14,711.07	14,711.07	421.14	0.00
PNC BANK	Sec	33,523.00	33,004.95	33,004.95	0.00	0.00
WELLS FARGO BANK	Uns	0.00	5,387.10	5,387.10	154.22	0.00
PORTFOLIO RECOVERY ASSO	Uns	1,009.00	1,050.80	1,050.80	30.08	0.00
TD BANK	Uns	0.00	670.42	670.42	19.19	0.00
DEPARTMENT STORE NATIONAL	Uns	0.00	128.33	128.33	3.67	0.00
PNC BANK	Uns	4,083.00	3,744.43	3,744.43	107.19	0.00
PNC BANK	Uns	17,810.00	17,845.64	17,845.64	510.87	0.00
NATIONSTAR MORTGAGE	Sec	208,607.00	213,442.09	14,769.69	1,864.67	0.00
BOROUGH OF MORRISVILLE	Pri	88.80	NA	NA	0.00	0.00
CREDITECH	Pri	43.50	NA	NA	0.00	0.00
KEYSTONE COLLECTION GROUP	Pri	1,549.35	NA	NA	0.00	0.00
AES/PHEAA NATNL LN	Uns	4,480.00	NA	NA	0.00	0.00
AMEXSNB	Uns	217.00	NA	NA	0.00	0.00
ARD PENNSBURY L.P.	Uns	8,283.00	NA	NA	0.00	0.00
BB & T	Uns	25,380.00	NA	NA	0.00	0.00
BK OF AMER	Uns	7,626.00	NA	NA	0.00	0.00
BONEL MEDICAL EQUIPMENT	Uns	219.75	NA	NA	0.00	0.00
BUCKS FAMILY MEDICINE P.C.	Uns	105.09	NA	NA	0.00	0.00
CARL J KASCHAK DMD	Uns	80.60	NA	NA	0.00	0.00
COMCAST CABLE	Uns	279.54	NA	NA	0.00	0.00
DEPT OF ED/NAVIENT	Uns	100,700.00	NA	NA	0.00	0.00
FIRST DATA	Uns	1,296.00	NA	NA	0.00	0.00
GEORGE LECK & SON INC	Uns	162.85	NA	NA	0.00	0.00
LABORATORY CORP OF AMER	Uns	33.64	NA	NA	0.00	0.00
MCYDSNB	Uns	120.00	NA	NA	0.00	0.00
NACY J JOLLEY DMD	Uns	314.00	NA	NA	0.00	0.00
NJ E-Z PASS VIOLATIONS	Uns	60.00	NA	NA	0.00	0.00
PENTAGON FED CR UN	Uns	24,665.00	NA	NA	0.00	0.00
PNC BANK	Uns	628.08	NA	NA	0.00	0.00
PREMIER IMMEDIATE MED	Uns	206.47	NA	NA	0.00	0.00
SLOMOIN'S	Uns	219.84	NA	NA	0.00	0.00
TD BANK USA/TARGETCRED	Uns	788.00	NA	NA	0.00	0.00
WF CRD SVC	Uns	5,387.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 5,820.40	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 8,949.29	\$ 1,864.67	\$ 0.00
Debt Secured by Vehicle	\$ 33,004.95	\$ 0.00	\$ 0.00
All Other Secured	\$ 7,799.75	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 55,574.39	\$ 1,864.67	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 241,615.35	\$ 6,895.29	\$ 0.00

Disbursements:

Expenses of Administration	\$ 4,460.04	
Disbursements to Creditors	\$ 8,759.96	
TOTAL DISBURSEMENTS:		\$ 13,220.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 09/16/2019

By: William C. Miller
Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.